



Tom Simpson
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Elite Services, Inc.

Statements to Payments

Leveraging Preferred Channel Communication & Self-Service Payment Portals to Boost Patient Collections



Michael Wise
Chief Marketing & Strategy Officer
Intelligent Contacts

Why the Patient Billing & Collection Process Needs to Change

THE CHALLENGE

Payor revenue has been plummeting for the last 20 years

Self-pay accounts are now the top contributor to bad debt for hospitals and health systems.

Costs \$55 Billion Annually

Smaller facilities are impacted the most

Why?

THE CAUSE

The Rise of High-Deductible Health Plans

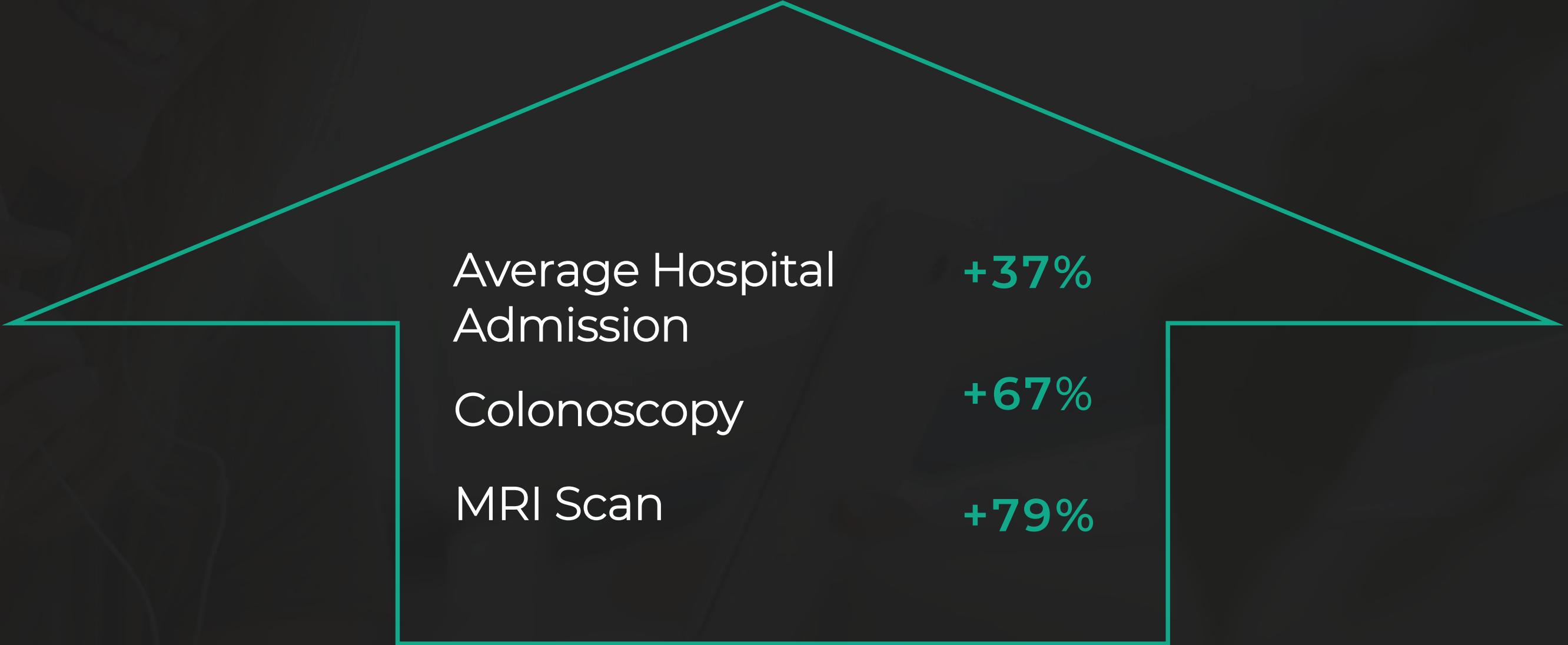
According to a study by the Kaiser Family Foundation (KFF), between **2006 and 2016**, average annual **deductibles** for single coverage in **employer-sponsored health plans increased by 255%**. This has shifted a larger financial burden onto patients.

THE CAUSE

The Rise of High-Deductible Health Plans

Out-of-pocket spending for individuals with employer-sponsored insurance rose **53.5%** between 2009 and 2017

According to a study published in "JAMA Internal Medicine" in 2019

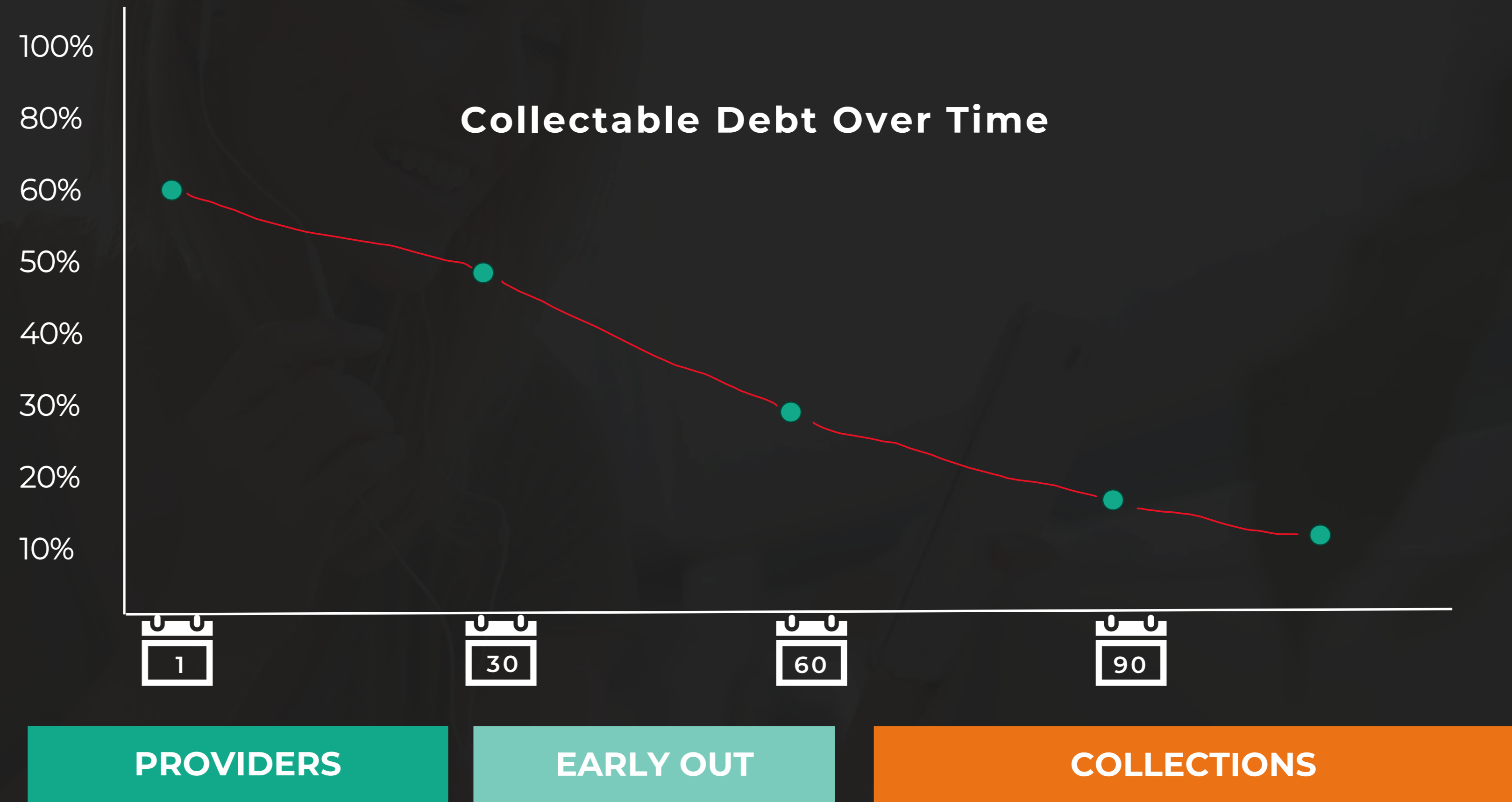


Average Hospital Admission	+37%
Colonoscopy	+67%
MRI Scan	+79%

"Out-of-Pocket Spending for Maternity Care Among Women With Employer-Based Insurance — Massachusetts, 2008–2015," Health Services Research, 2019
"Trends in Out-of-Pocket Costs for Patients With Private Insurance," JAMA Internal Medicine, 2019
"How have healthcare prices grown in the U.S. over time?," Peterson-KFF Health System Tracker, 2019
"Patient Cost-Sharing for Hospital Services: What Is The Role of Hospital Market Competition?," Health Affairs, 2015

THE REALITY

Unlike Hollywood
Movie Stars, Medical
Debt Ages Poorly



THE SOLUTION

- ✓ **Streamlining and Automating Billing Processes**
Increases efficiency, reduces errors, and shortens the revenue collection process.
- ✓ **Embracing Digital Communication**
Engaging patients through email, text, and chat reduces collection costs and improves overall satisfaction.
- ✓ **Providing Convenient & Flexible Self-Service Payment Options**
Increases collection rates and shortens average DSO.

CREATE ACTION

Stand out from the billing stack

Clean, clear & easy-to-understand

Patient-friendly layout highlights key billing details at a glance

Easily recognizable

Use of logo, colors, and brand elements delivers engagement that's easy for patients to pick out from the stack of bills



Before

Account Number	Statement Date	Amount Due
123456789	04/02/14	\$66.19

DATE	DESCRIPTION	INSURANCE	PATIENT
11/21/13	Total Charges	\$100.00	\$0.00
02/04/14	Detailed office or other outpatient visit		
02/18/14	Injection, vitamin B-12 cyanocobalamin, up to 1		

Account Number	Statement Date	SPECIAL MESSAGE
123456789	04/02/14	Your account balance is past due. Please remit collection activity.



After

YOUR BALANCE NOW DUE

\$447.61

Please pay in full by 03/08/22

Accounts Summary

Thank you for choosing Vitality Health System for your medical needs. We have billed your insurance and the remaining balance is your responsibility.

Guarantor Name: Jane Doe
Account Number(s): 123456789
Statement Date: 02/08/22

Total Charges	\$ 6,991.50
Payments / Adjustments	- \$ 6,543.89
Balance Due	= \$ 447.61

Please pay balance due of **\$447.61** in full by 03/07/22.

Balance Payment Options

- Pay Online:** Vitalityhealth.org/pay
Make a quick pay 24/7/365. Scan this QR code from your mobile device. (Your charges qualify for FSA or HSA payment.)
- Pay by Phone:** Call (800) 276-6456
Please have payment ready.
- Pay By Mail:** Return Coupon Below
Send credit card information or check made payable to VITALITY HEALTH SYSTEM along with payment coupon below in the enclosed envelope.

Need to Setup a Payment Plan? Call (833) 383-2820

CarePayment offers 0% interest, depending on the balance, for as low as \$25/month with no application. If not paid within 60 days from your first statement, your account may be automatically enrolled.

Financial Assistance

Financial Assistance may be available for medically necessary services. Call (800) 276-6456 or visit Vitalityhealth.org/assist.

Please detach and return bottom stub with payment. If paying by check, include your guarantor number(s) on payment.

Guarantor Number(s): 123456789 | Statement Date: 02/08/22

What You Owe	Payment Due By	Amount Paid
\$447.61	03/08/22	\$

Questions? Call 800-276-6456 | M-F 8am - 5pm & F: 8am-6pm

VITALITY HEALTH SYSTEM STATEMENT FOR:

Statements to Payments
Leveraging Preferred Channel Communication & Self-Service
Payment Portals to Boost Patient Collections

BUILT FOR PAYMENT

Payment-friendly engagement

Built for payment

Highlight payment channels & give patients choice

- Online/Mobile
- IVR
- Pay-by-mail

Integrate financial tools & options

- Payment plans
- Custom financial offers based on propensity-to-pay
- Guaranteed financing
- FAP

The image shows a patient statement from Vitality Health System. At the top right, it displays the Vitality Health System logo and a prominent balance due of \$447.61, with a due date of 03/08/22. Below this, there is an 'Accounts Summary' section with a thank-you message and a table of account details: Guarantor Name: Jane Doe, Account Number(s): 123456789, and Statement Date: 02/08/22. To the right of the summary is a 'Balance Payment Options' section with a QR code and instructions to pay online at Vitalityhealth.org/pay. Below the QR code, there are three main payment options: 'Pay Online: Vitalityhealth.org/pay' with a QR code, 'Pay by Phone: Call (800) 276-6456' with a phone icon, and 'Pay By Mail: Return Coupon Below' with an envelope icon. A section titled 'Need to Setup a Payment Plan? Call (833) 383-2820' includes a calendar icon and text about CarePayment's 0% interest offer. Finally, a 'Financial Assistance' section with a heart icon explains that assistance is available for medically necessary services, with contact information (800) 276-6456 and Vitalityhealth.org/assist. On the far right edge of the screenshot, there is a vertical sidebar with a 'How' section, a phone number (833) 383-2820, and a QR code.

1:1 PERSONALIZATION

Improve efficiency with variable personalization at scale

Right Message, Right Time, Right Channel

Personalize financial options and payment tools to fit what you know about each patient

Statement Cycle Escalation

Variable color, dunning messages and custom graphics emphasize balance escalation

Fit the language to the patient

- Specialized help/instructions for ESL patients
- Whole-statement ESL translation

VITALITY HEALTH SYSTEM

YOUR BALANCE NOW DUE
\$447.61
Please pay in full Upon Receipt

Accounts Summary - BALANCE PAST DUE
Please note that your balance is now past due. We ask that you please provide payment in full as soon as possible. To setup a payment plan, please call 800-276-6456 during regular office hours.
Guarantor Name: Jane Doe

Balance Payment Options
Pay Online: Vitalityhealth.org/pay
Make a quick pay 2577305. Scan this QR code from your mobile device. (Your charges qualify for FSA or HSA payment.)
Pay by Phone: Call (800) 276-6456
Please have payment ready.
Pay By Mail: Return Coupon Below
Send credit card information or check made payable to VITALITY HEALTH SYSTEM along with payment coupon below in the enclosed envelope.
Setup a Payment Plan? Call (833) 383-2820
Our payment offers 0% interest, depending on the balance, for as low as \$25/month with no application. If not paid after 60 days from your first statement, your account may be automatically enrolled.
Assistance
Financial Assistance may be available for medically necessary services. Call (800) 276-6456 or visit Vitalityhealth.org/assist.
Indicate your guarantor number(s) or payment Number(s): 123456789 | Statement Date: 02/08/22

Invoice	Payment Due by	Amount Paid
7.61	03/08/22	\$

Balance Due = **\$ 447.61**

ATTENTION:
Your Balance is now Past Due
Please pay balance due of **\$447.61** in full upon receipt.

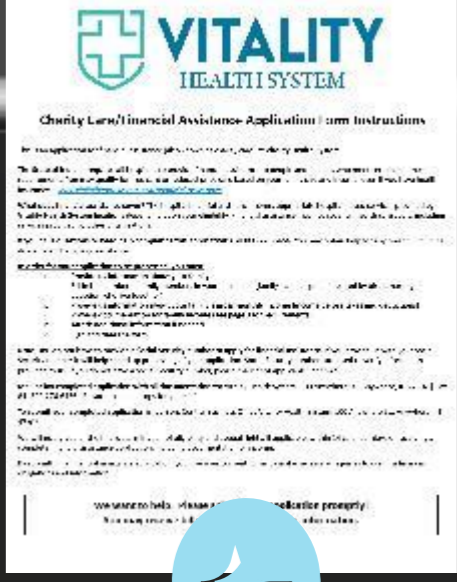
Make a Payment Online in Minutes
Visit Vitalityhealth.org/pay or scan this QR code.

One Size Fits One

Leverage patient financial data to drive payment

Medal scoring based on propensity-to-pay

- Pre-approved financing
- Pre-qualified delivery of charity care application



Statements to Payments
Leveraging Preferred Channel Communication & Self-Service Payment Portals to Boost Patient Collections

DIGITAL DIRECTIONS

Emphasize and accelerate self-service payment options

Create a single payment stack

Mirror and match online & offline engagement

Does online portal show the same statement and payment options as the print statement? It matters.

Shorten the path to payment

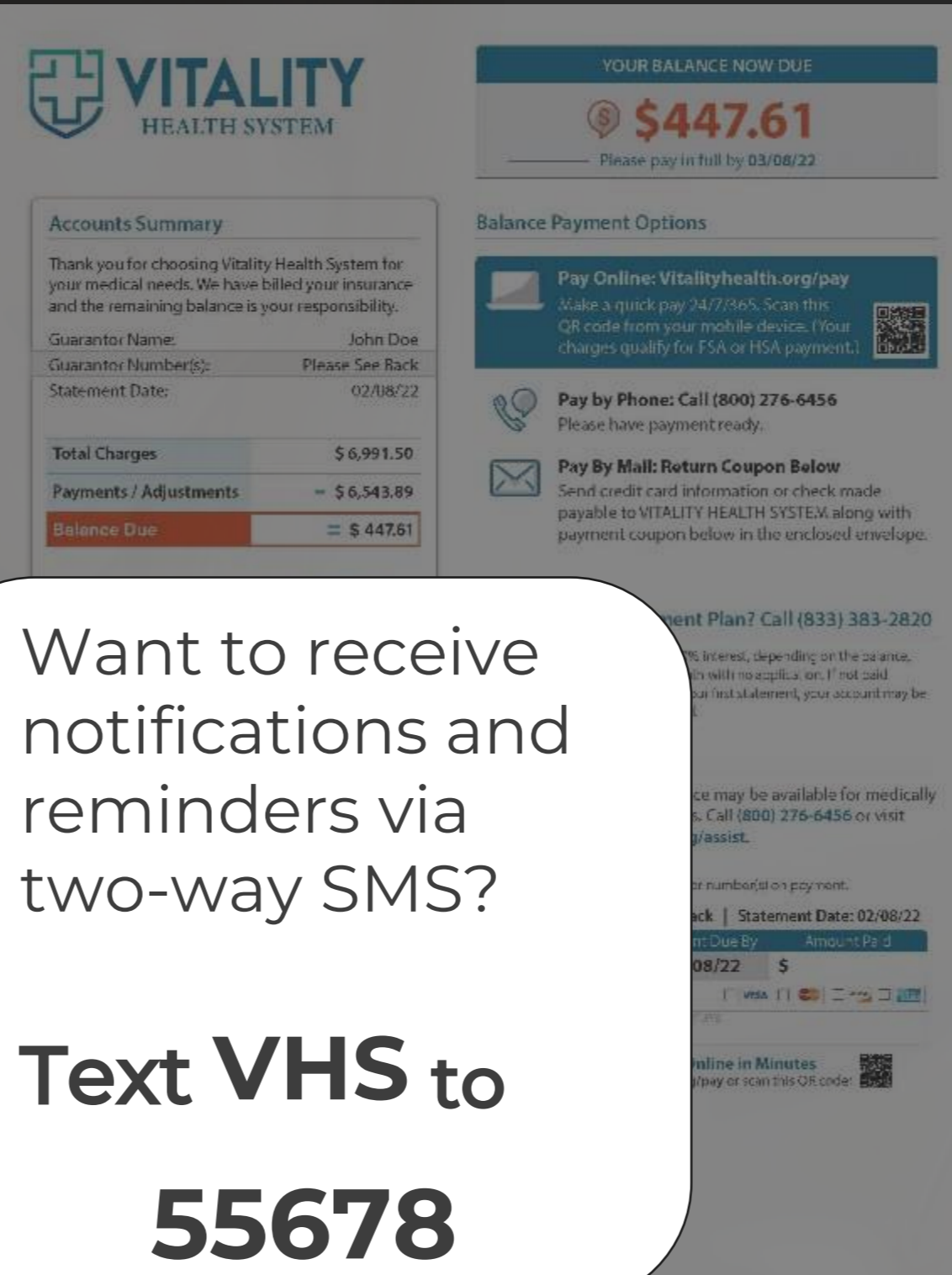
Make it easy for patients to pay

- Simple, digestible URLs (Bit.ly)
- QR Code integration
- ”Magic Code”: Variable account sign-up/access code on statements



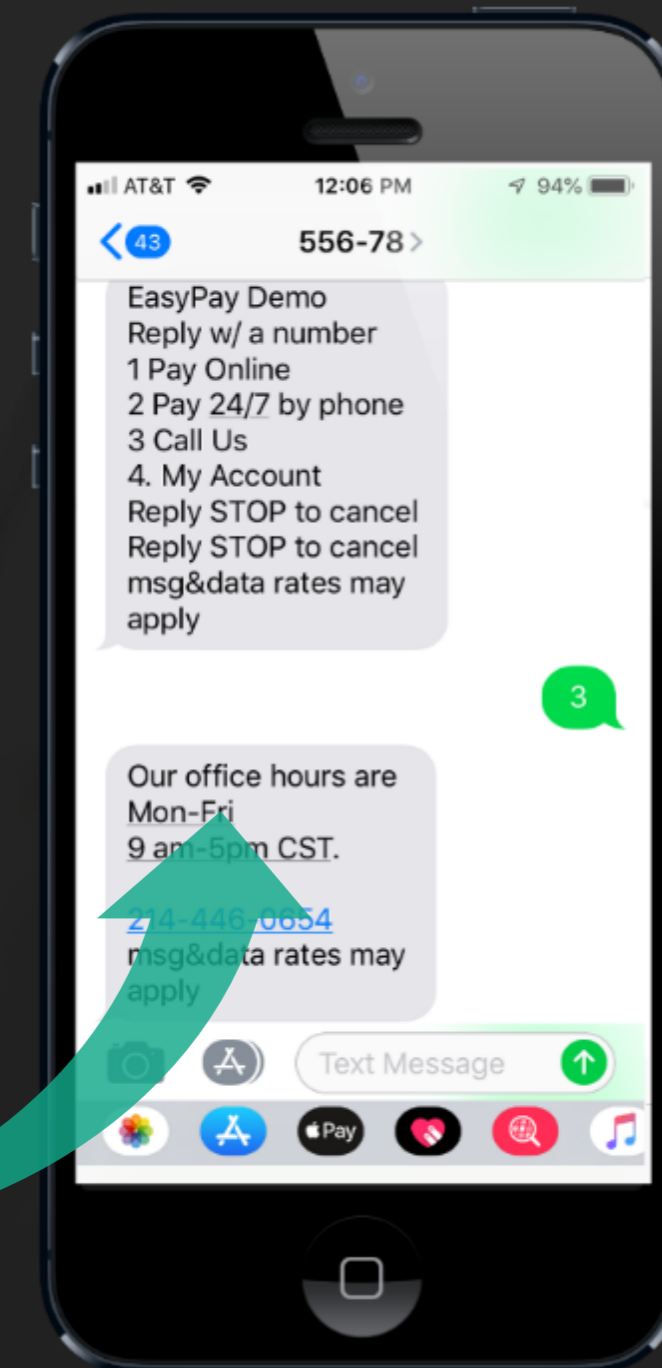
2-WAY SMS — Use a Shortcode to Get Instant Results

- ✓ Accelerate the revenue cycle by instantly turning a paper statement into a consumer action
- ✓ Capture opt-in / consent
- ✓ Make every interaction 1 touch away



Want to receive notifications and reminders via two-way SMS?

Text **VHS** to
55678



QR CODES — Instantly turn an analog statement into a digital payment



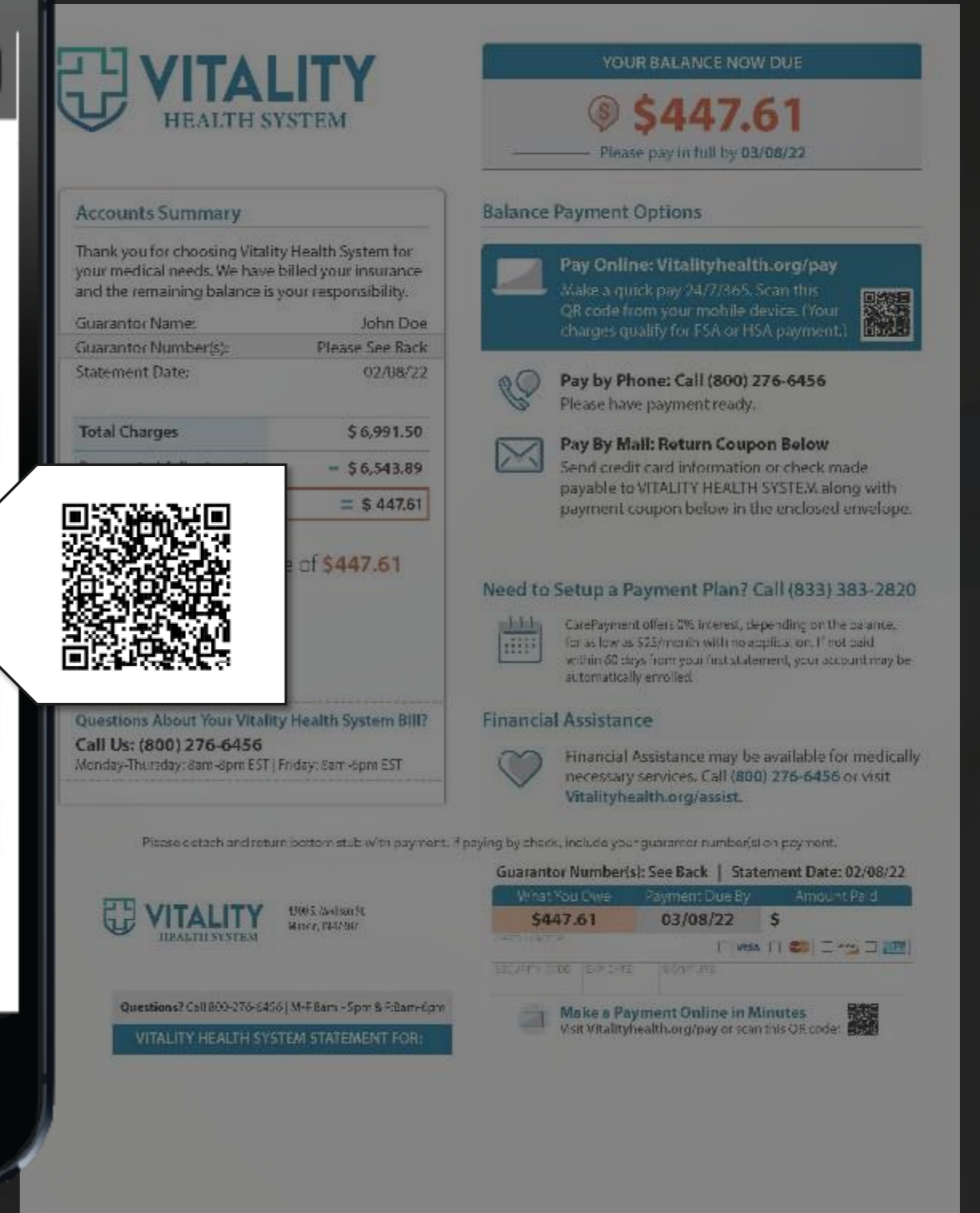
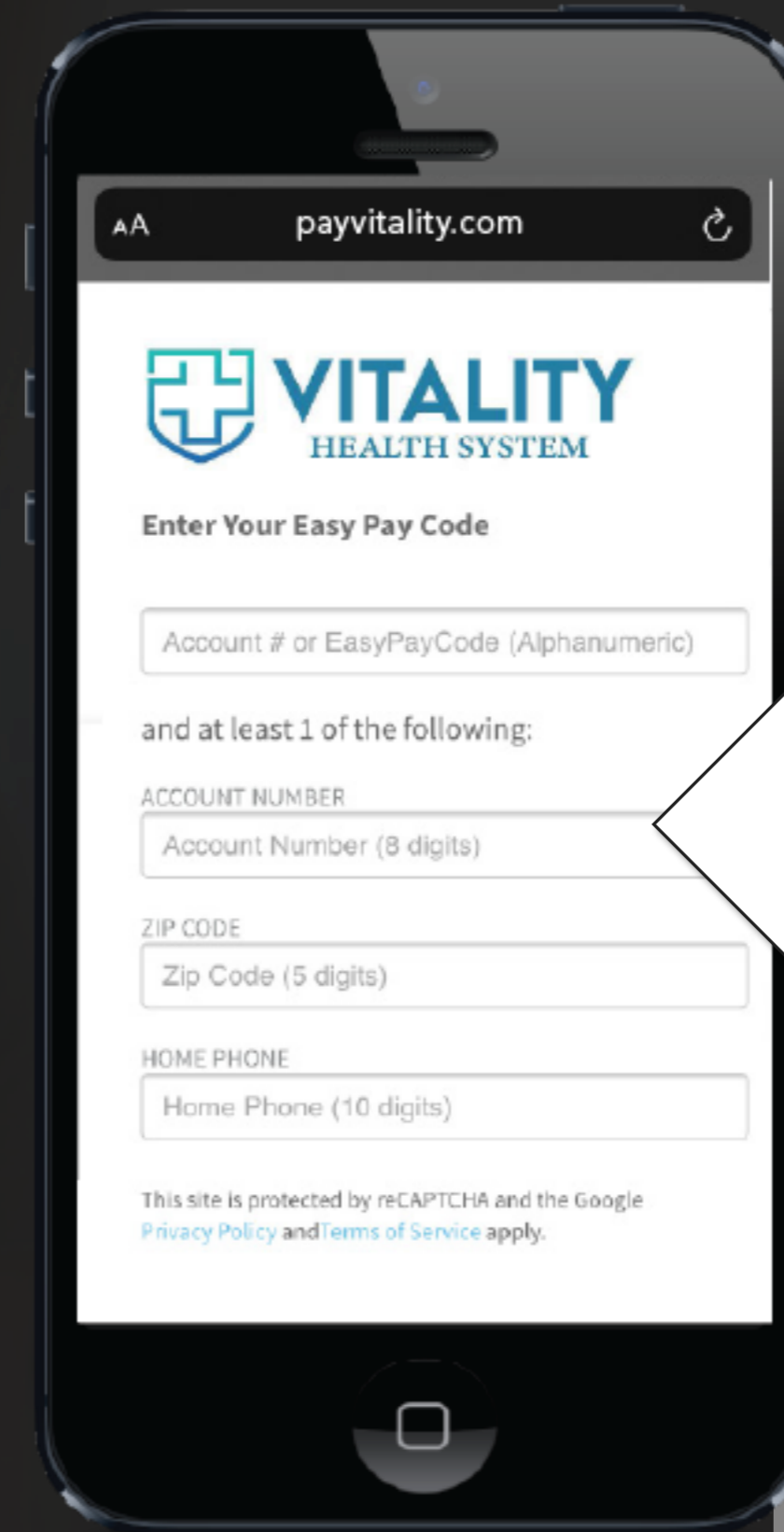
QR codes offer mobile convenience to consumers and allow businesses to track statement performance



QR codes can open up web pages or digital forms, initiate SMS, voice, or email communication, download documents, or send vCards



You can even dynamically-generate QR codes to include account-specific details



DIGITAL ADOPTION & PAPERLESS

✓ Capturing Consent for Electronic Communication

Feature signage & product literature in clinical setting and with paper statements to boost awareness

Integrate digital consent as part of patient intake / discharge

✓ Providing Convenient & Flexible Self-Service Payment Options

Increases collection rates and shortens average DSO

Pay Online Anytime.



Online Billing & Payment

VITALITY HEALTH SYSTEM

View your statement from anywhere. Pay your balance in an instant. And save a few trees in the process.

Vitality Health's new online billing and payment tools provide a secure, convenient way to view and pay your bill anytime, from any connected device.

To learn more, call the Vitality Health patient accounting team at 800-777-777, visit VitalityHS.org/Bill-Pay, or scan the code below with the camera on your phone:



VIEW & PAY YOUR BILL ONLINE
Visit VitalityHS.org/Bill-Pay

Manage online payments, bill alerts and account balances, and much more... All from your any connected device.

Simple, secure online billing and payment

Why Choose Online Billing & Payment?

- ✓ Convenient, Secure & Always Available
 - Available 24/7/365
 - Available on mobile devices
 - Available from any device, in any location
 - Available from any connected device
- ✓ Easy, Basic, Straightforward System
 - No need to create an account
 - No need to create a profile
 - No need to create a password
 - No need to create a profile
 - No need to create a password
 - No need to create a profile
 - No need to create a password
- ✓ Save Time and Money Paying Your Account
 - No need to create an account
 - No need to create a profile
 - No need to create a password
 - No need to create a profile
 - No need to create a password

To sign up, please visit VitalityHS.com/Online

VITALITY HEALTH SYSTEM

- ✓ GUEST PAYMENTS
 - Make online payments without creating an account
- ✓ FLEXIBLE PAYMENT OPTIONS
 - Pay with credit card, debit card, or by ACH
- ✓ MANAGE YOUR ACCOUNT
 - View and pay bills, update contact information, and more
- ✓ CREATE A PAYMENT PLAN
 - Set up a payment plan to pay your bill over time
- ✓ CUSTOM ACCOUNT ALERTS
 - Get alerts for bills, payments, and more
- ✓ GO GREEN, GO PAPERLESS
 - Eliminate paper bills and statements

INTRODUCING OUR NEW ONLINE BILLING & PAYMENT TOOLS
Vitality Health is pleased to offer these fast, convenient, and secure online services.

- ✓ GUEST PAYMENTS
 - Make online payments without creating an account
- ✓ FLEXIBLE PAYMENT OPTIONS
 - Pay with credit card, debit card, or by ACH
- ✓ MANAGE YOUR ACCOUNT
 - View and pay bills, update contact information, and more
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Statements to Payments
Leveraging Preferred Channel Communication & Self-Service Payment Portals to Boost Patient Collections

Intelligent Payment Portals

PATIENT BENEFITS



Statements to Payments
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Intelligent Payment Portal

PATIENT BENEFITS

MOBILE-FIRST DESIGN

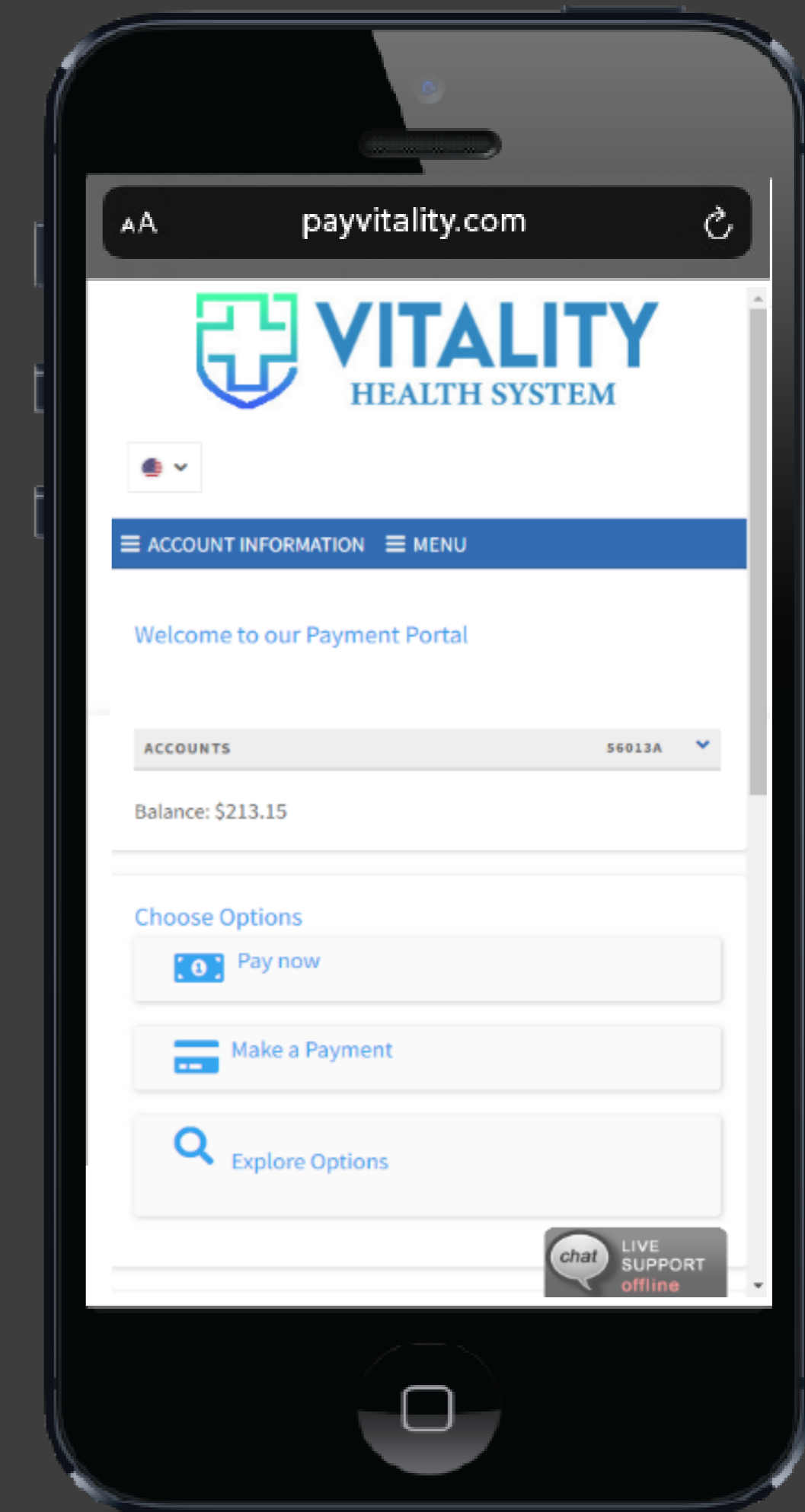
Mobile-first means when a patient visits your portal from a mobile device the experience is similar to other eCommerce platforms.

89.4%

**OF PORTAL VISITS ARE
FROM MOBILE**

65.8%

**OF PAYMENTS MADE ARE
FROM MOBILE**



Intelligent Payment Portal

PATIENT BENEFITS

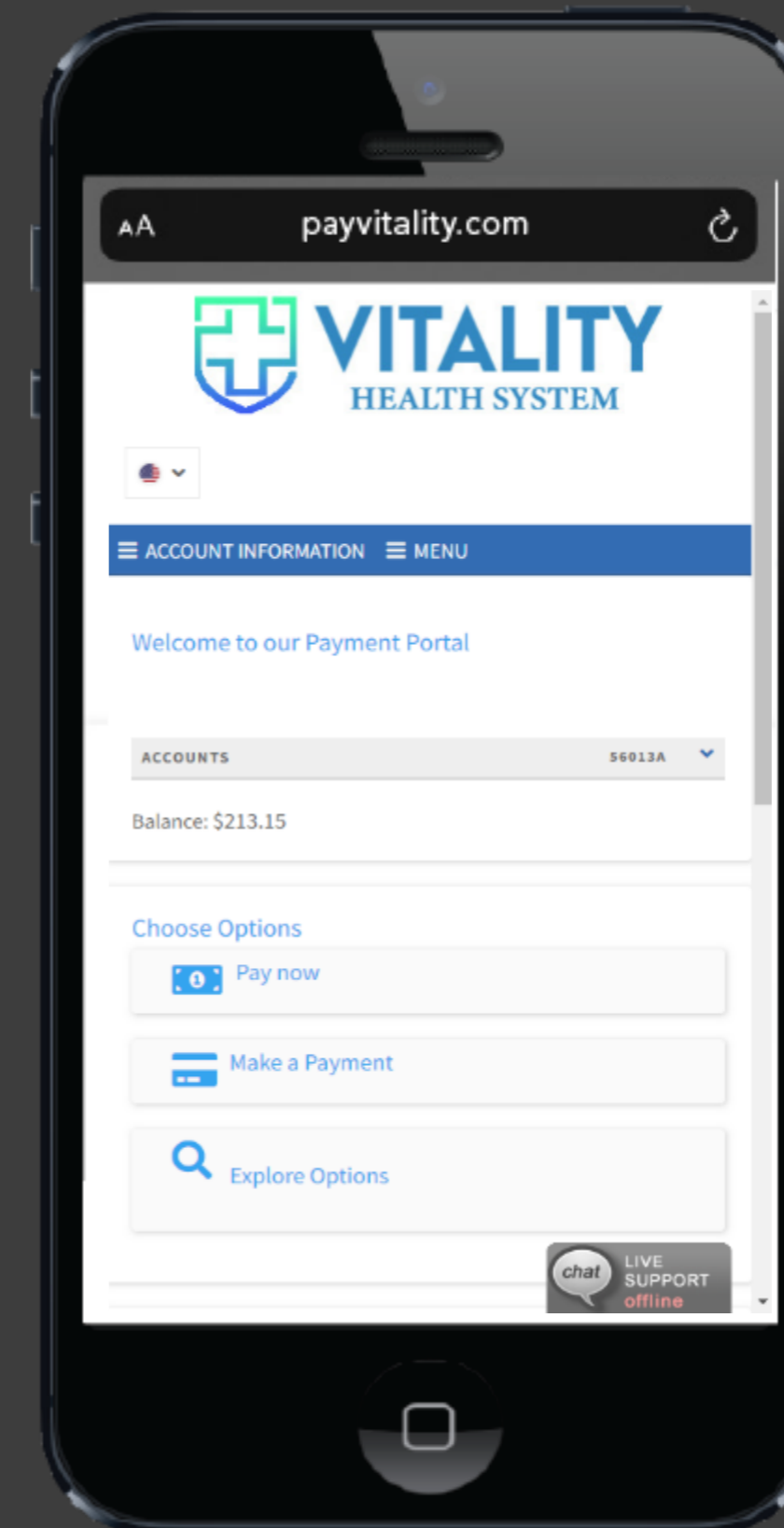
FINANCIAL SELF-MANAGEMENT

Allows patients to manage all aspects of their financial journey

View statements and additional documents

Complete and Submit Charity Care Applications

Opt-In for text, email, and paperless billing



ACCOUNT INFORMATION

BOB SILVER

Accounts : 2 [switch accounts](#)

Total Balance: \$ 438 ¹⁵

Chosen Balance: \$ 213 ¹⁵

Account Home

Wallet

Pay Now

Explore Options

Update Information

Statements

Payment History

Documents

Terms and Disclosures

Disputes

FAQ

Financial Assistance

Contact Us

My Account

Logout

LIVE SUPPORT
offline

Intelligent Payment Portal

PATIENT BENEFITS

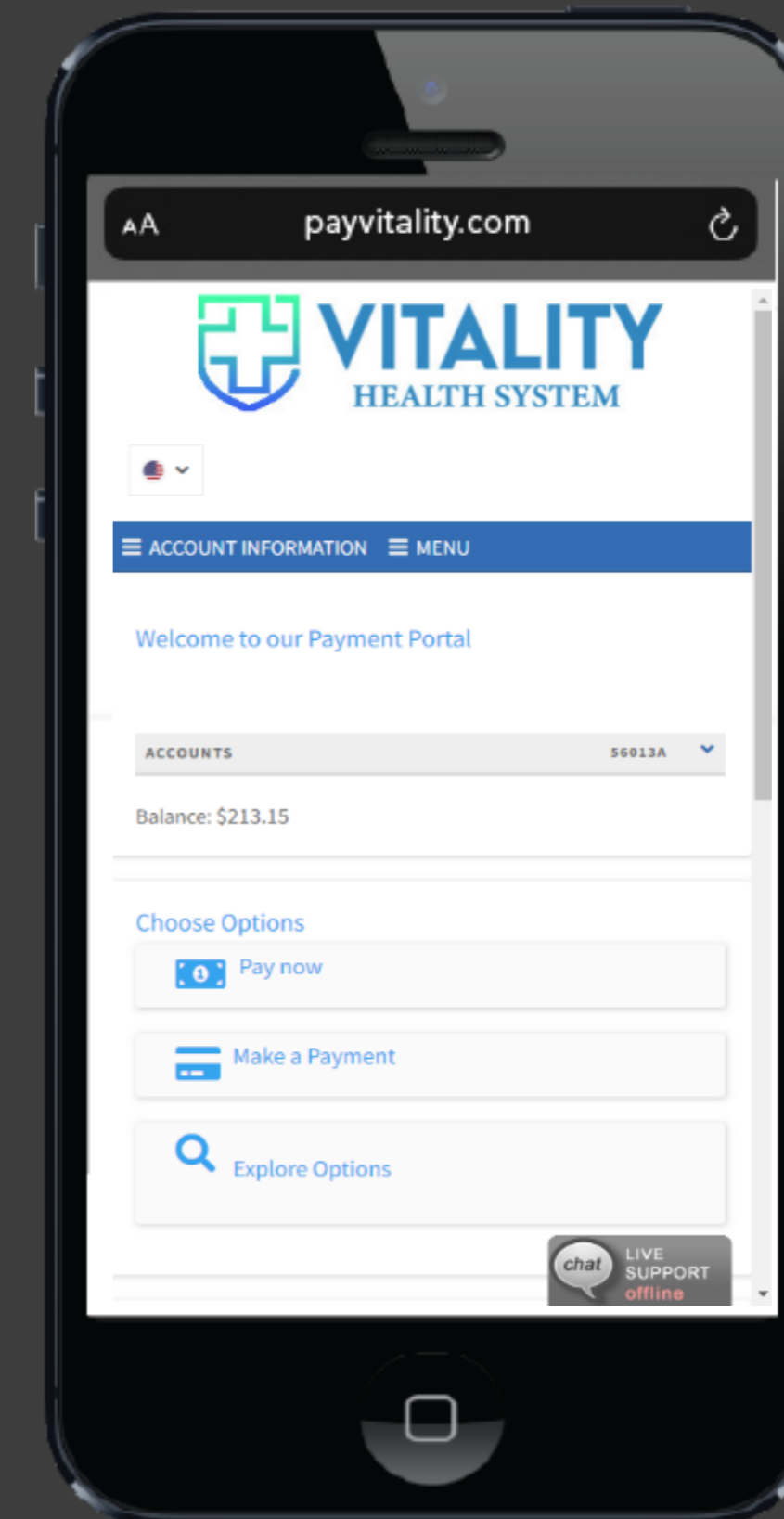
PAYMENT FLEXIBILITY

Guaranteed financing options

One-Time Payment (in full, in part)

Payment Plans (Fixed or Patient-Negotiated)

Special Settlement Offers



ACCOUNT INFORMATION

BOB SILVER

Accounts : 2 [switch accounts](#)

Total Balance: \$ 438 ¹⁵

Chosen Balance: \$ 213 ¹⁵

- Account Home
- Wallet
- Pay Now
- Explore Options
- Update Information
- Statements
- Payment History
- Documents
- Terms and Disclosures
- Disputes
- FAQ
- Financial Assistance
- Contact Us
- My Account
- Logout

LIVE SUPPORT
offline

Intelligent Payment Portal

PATIENT BENEFITS

MANAGE MULTIPLE ACCOUNTS

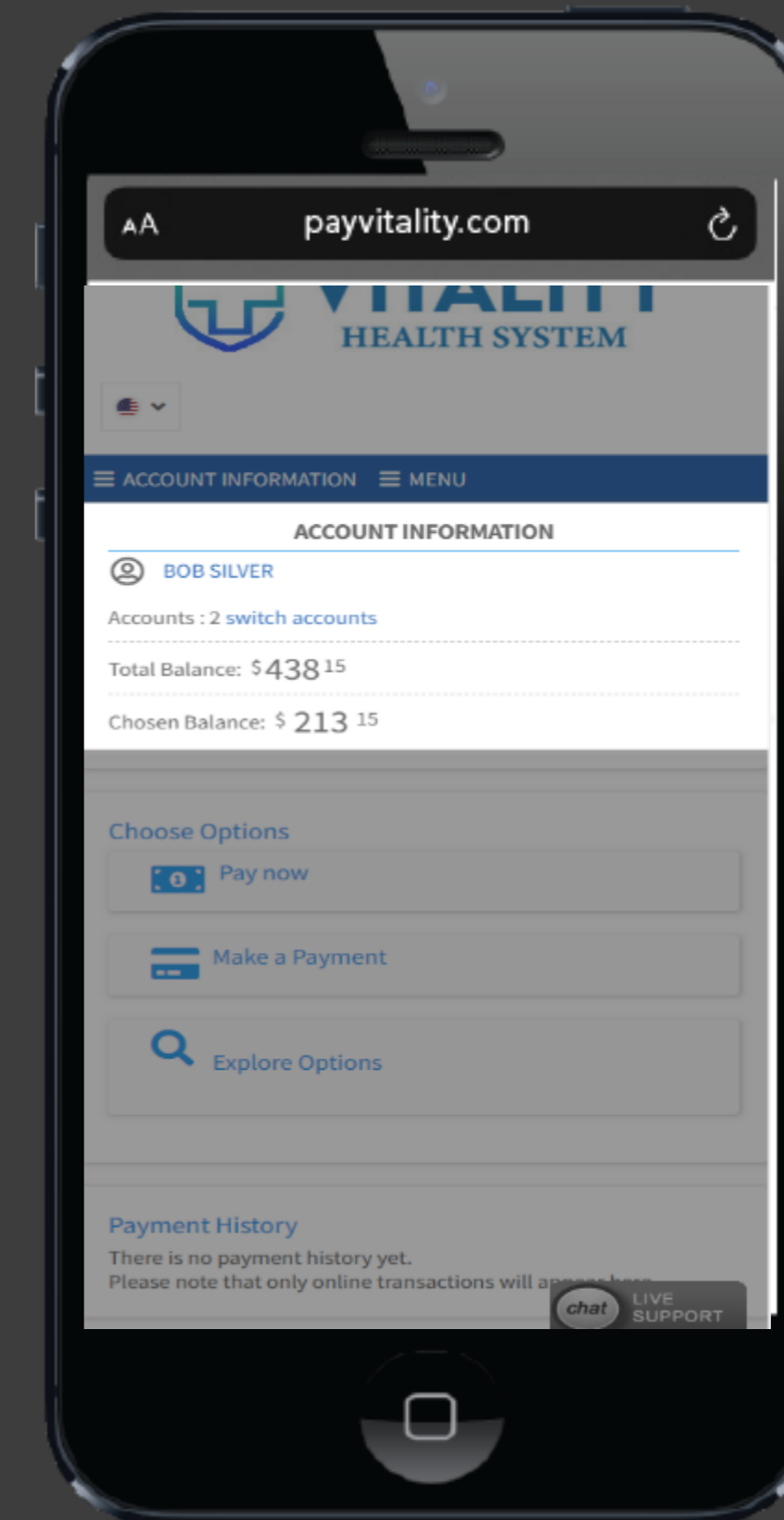
View and manage individual provider balances

Single portal view for guarantor / dependents

Pay off lower balances first

Waterfall payment distribution

One portal, multiple provider PIDs



Intelligent Payment Portal

PATIENT BENEFITS

FLEXIBLE LOG-IN METHODS

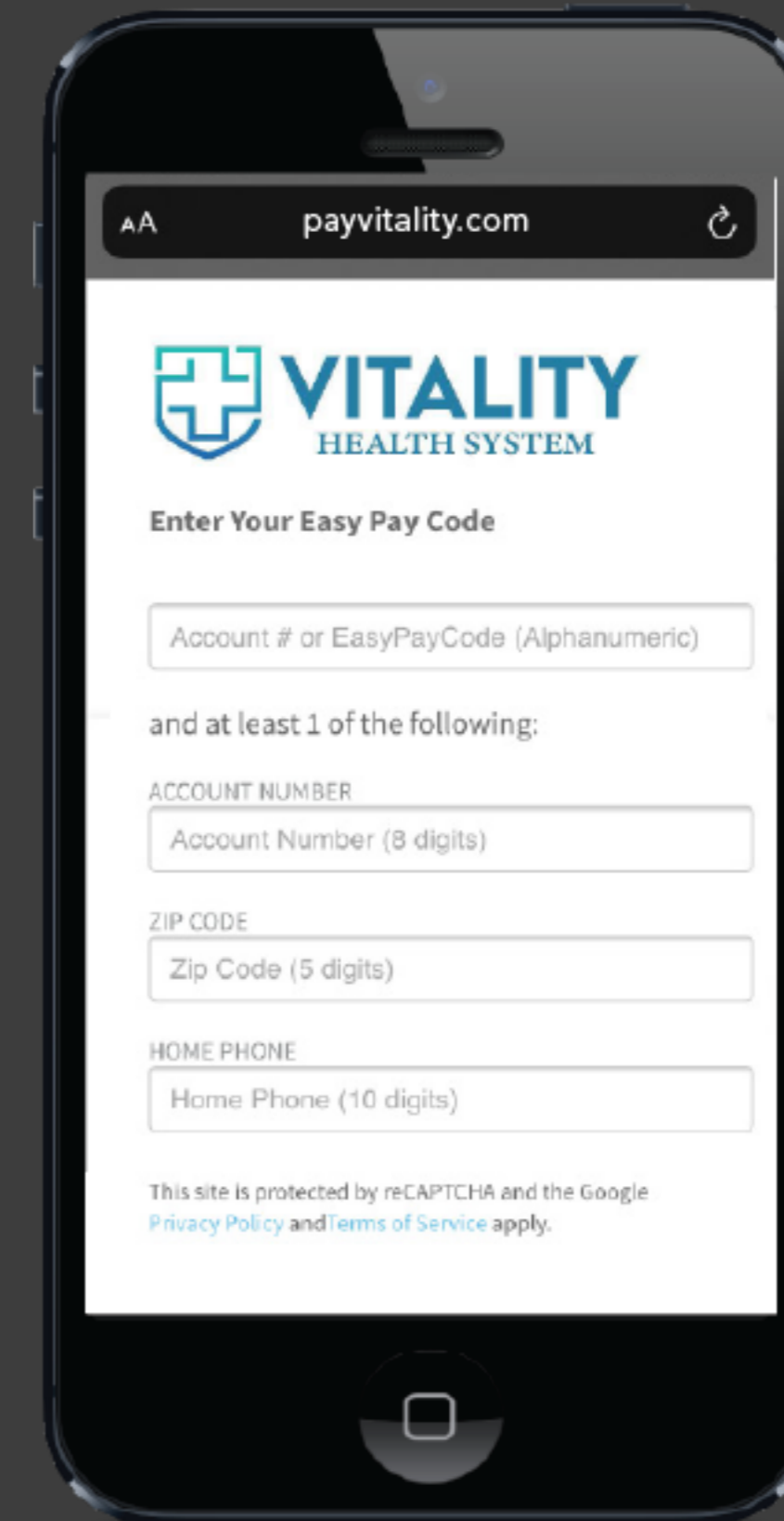
Secure, flexible patient authentication

Billing Access Code or other Unique ID Code

Master Account Number

Sub Account Number

User Name and Password



Intelligent Payment Portals PROVIDER BENEFITS



Statements to Payments
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Payment Portals to Boost Patient Collections

Intelligent Payment Portal

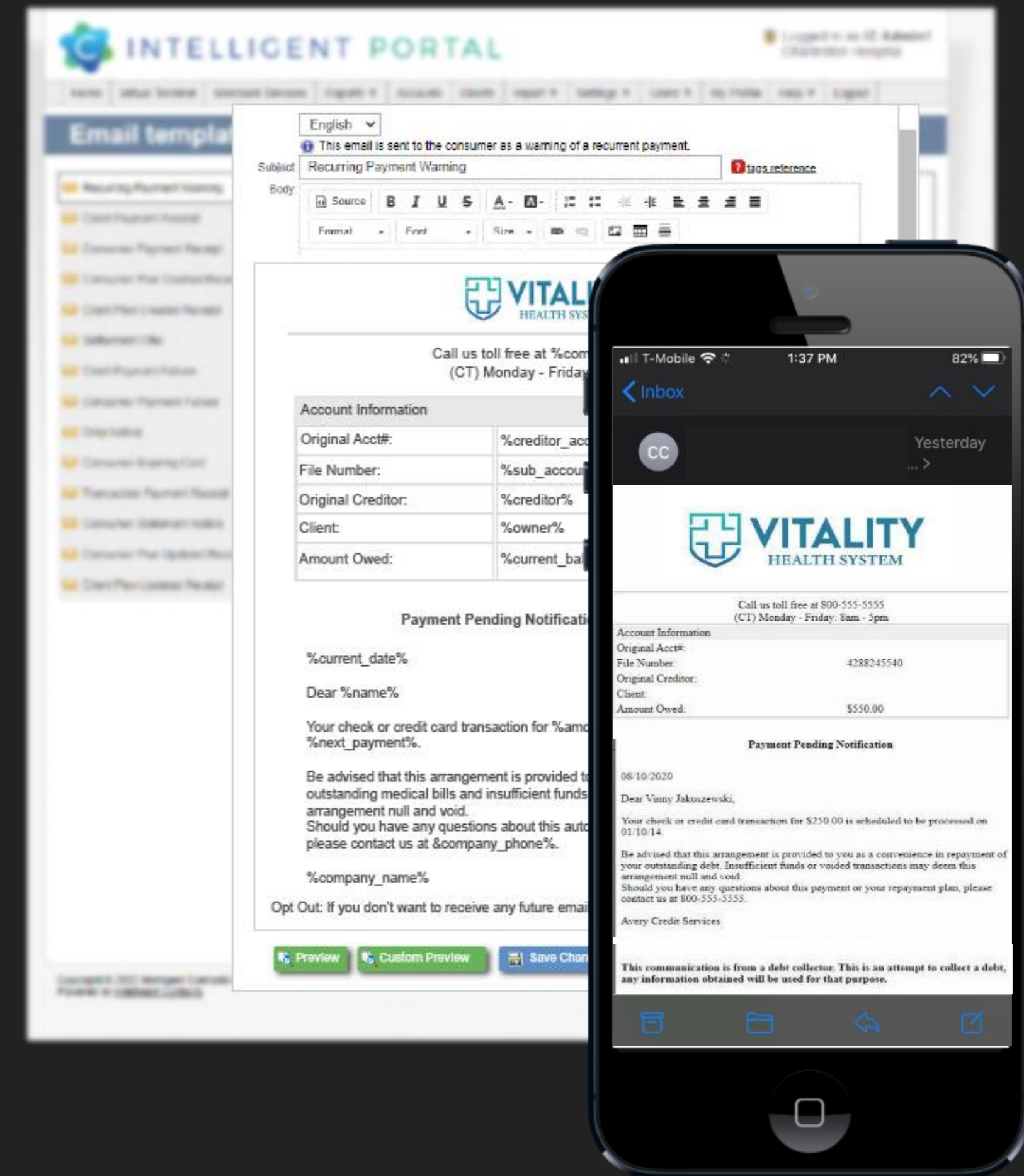
PROVIDER BENEFITS

AUTOMATED NOTIFICATIONS

“Thank you! Your payment was processed...”

“Your credit card on file will be expiring soon...”

“There was a problem processing this month’s payment...”



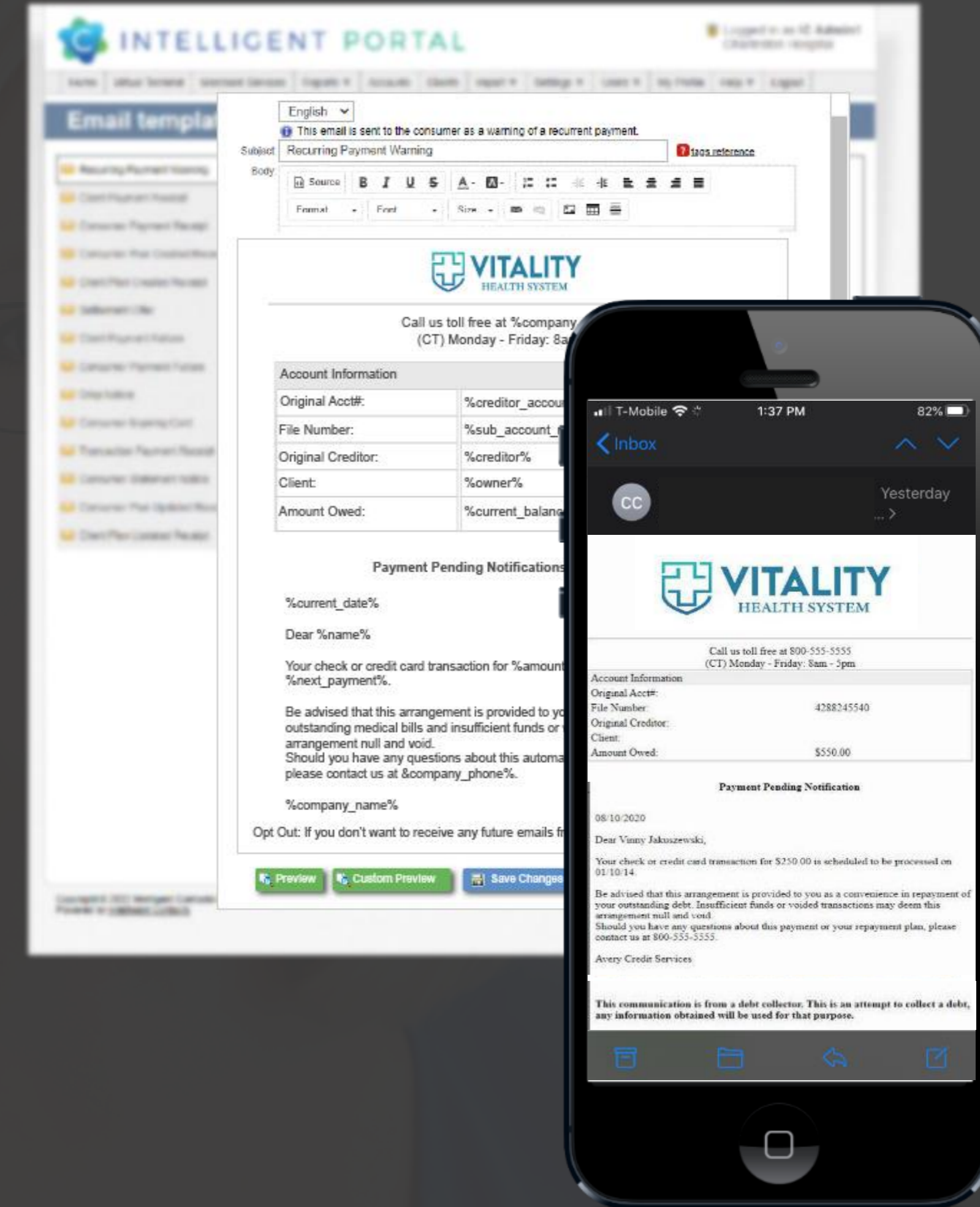
Intelligent Payment Portal PROVIDER BENEFITS

TRIGGERED NOTIFICATIONS & REMINDERS

“Your statement is now ready...”

“Your payment is due...[Click Here](#) to pay...”

“Your bill qualifies for a prompt pay discount...log in [HERE](#).”



Intelligent Payment Portal

PROVIDER BENEFITS

PAYMENT & PORTAL ACTIVITY REPORTING



PAYMENTS

Payments & Payment Plans

Payments by Account or Subaccount

Scheduled or cancelled payments

Expiring cards



PATIENT ENGAGEMENT

Log-ins and Log-in Attempts

Patient Negotiating Activity

Activity Logs

Patient/Account Data


Statements to Payments

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Intelligent Payment Portal

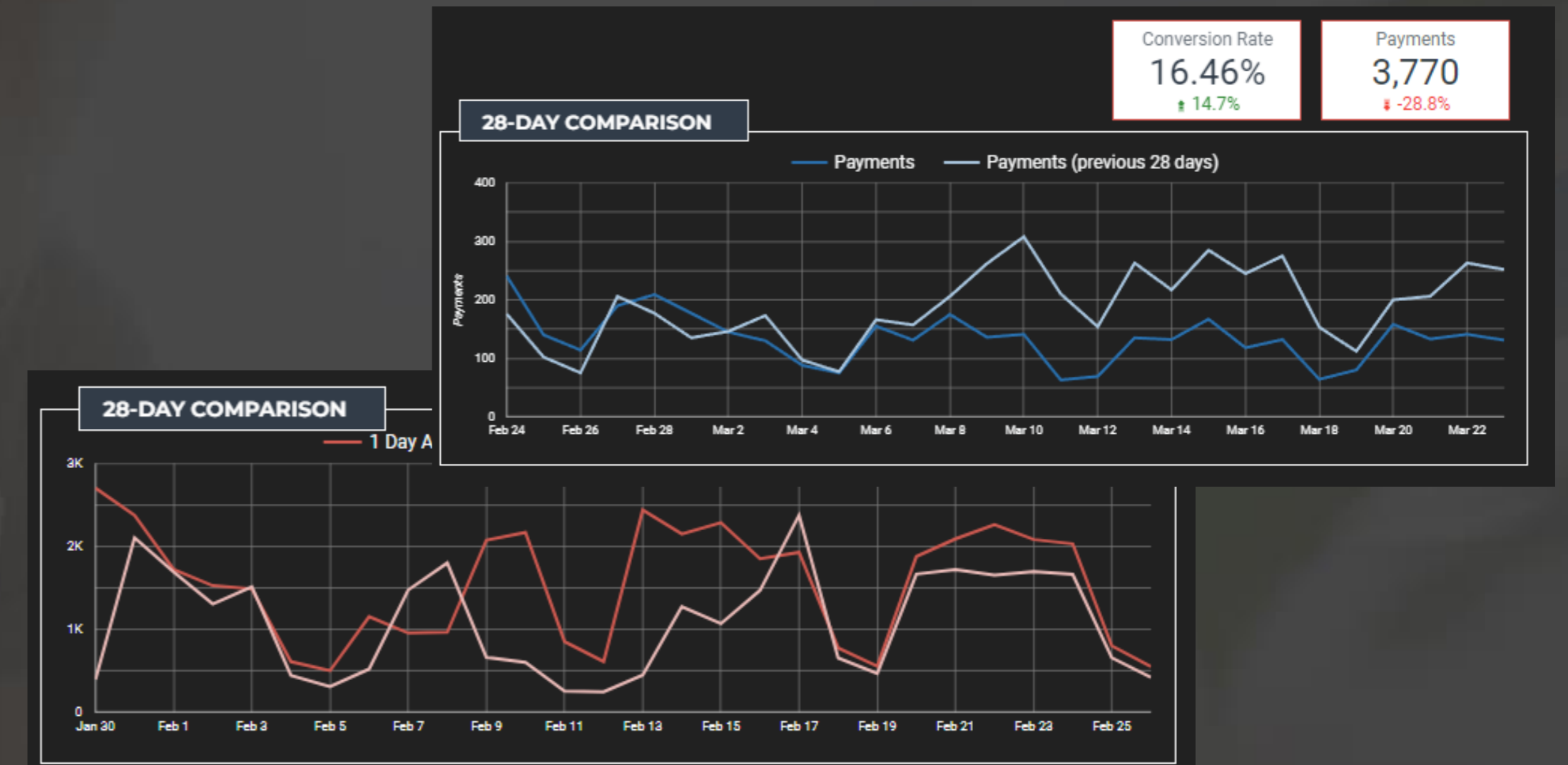
ADVANCED ANALYTICS

KPI DASHBOARD & SCORECARDS



New Visitors 20,092	Payments 4,285	% New Sessions 75.27%	Visitor Login Rate 41.27%
Conv. Rate 16.05%	Bounce Rate 66.27%	Pages / Session 2.93	Avg. Session Duration 00:01:41

PAYMENT AND CONVERSION TRENDS



Statements to Payments
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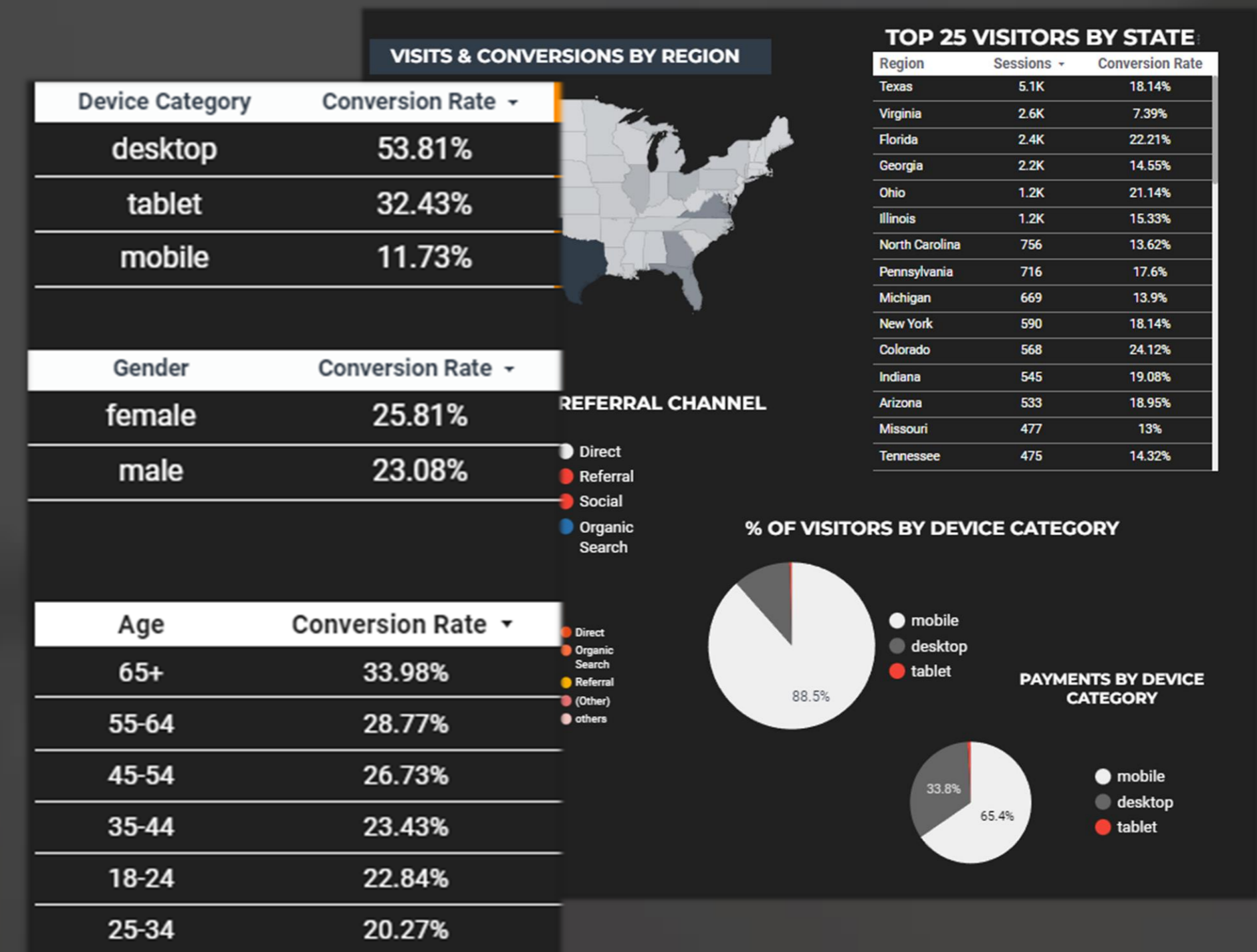
Intelligent Payment Portal

ADVANCED ANALYTICS

DEMOGRAPHIC DATA

DAY OF WEEK & HOURLY HEATMAPPING

Hour	Visits	Day of Week	Visits	Payments	Conversion Rate
		Sunday	1,767	335	46.35%
12AM	258	Monday	5,861	643	35.37%
1AM	132	Tuesday	6,093	617	34.53%
2AM	139	Wednesday	8,662	927	34.65%
3AM	131	Thursday	7,049	786	34.23%
4AM	219	Friday	4,741	645	37.42%
5AM	320	Saturday	2,288	360	39.47%
6AM	507	Grand total	36,461	4,313	35.89%
7AM	667				
8AM	758	204	26.91%		
9AM	1K	305	29.61%		
10AM	4K	351	8.86%		
11AM	2.1K	321	15.03%		
12PM	1.4K	306	22.19%		
1PM	3.1K	364	11.68%		
2PM	1.5K	298	19.61%		
3PM	2.7K	331	12.04%		
4PM	1.7K	287	16.72%		
5PM	1.4K	282	20.22%		
6PM	1.1K	235	20.91%		
7PM	1K	202	19.92%		
8PM	875	164	18.74%		
9PM	709	125	17.63%		
10PM	494	67	13.56%		
11PM	344	52	15.12%		
Grand...	26.7K	4,285	16.05%		



Intelligent Payment Portal

ADVANCED ANALYTICS

TRACKING EMAIL CAMPAIGN PERFORMANCE (VISITS AND PAYMENT CONVERSION RATES)

Deliverability

Opens

Click-Throughs

Successful Log-Ins

Conversion (Payment Rates)

CASE STUDY Debt Collection Agency Searches for a More Effective Way to Engage Consumers With Settlement Offers

THE RESULTS

7X Increase in Traffic to Intelligent Portal™

Our client started sending out approval letters for their campaigns every 90 days instead of the 60-day frequency following the CTRUS lawsuit. Initial testing required a certain email frequency. As the volume of emails increased, we discovered a proportional increase in payment portal traffic.

Increase in New Visitors, Labor/Enroll Conversion

- Dec - +800%
- Jan - +400%
- Feb - +500%
- Mar - +200%

CASE STUDY Debt Collection Agency Searches for a More Effective Way to Engage Consumers With Settlement Offers

5-MONTH ROI BREAKDOWN

Spent \$1,400.96 to make \$324,095 (23,167.3% ROI)

Month	Final Conversions	Revenue	Cost	Profit	ROI	Final Cost
Nov-20	54	\$6,232.08	\$85.31	\$6,146.77	\$695	\$695
Dec-20	134	\$46,434.08	\$127.59	\$46,306.49	\$608	\$608
Jan-21	216	\$46,784.08	\$100.56	\$46,683.52	\$609	\$609
Feb-21	432	\$71,276.08	\$44.14	\$71,231.94	\$601	\$601
Mar-21	852	\$149,868.08	\$136.18	\$149,731.90	\$138	\$138

As a result from Settlement workstreams in front of the bankruptcy trustee, a few clients have managed to receive a much smaller value on their case.

5-MONTH REDUCTION IN LABOR/PAYROLL EXPENSES

Estimated 263.48 reduction in agent hours spent and \$3,982.20 in payroll expenses saved

Month	Transaction Count	Total Agent Minutes Spent	Total Agent Savings	% of Total Campaign	Cost per Transaction
Nov-20	8	499.5	\$349.48	\$65.31	\$314.31
Dec-20	116	553.7	\$272.28	\$53.78	\$171.14
Jan-21	225	127.8	\$439.48	\$536.68	\$279.08
Feb-21	412	486.8	\$851.20	\$47.74	\$407.20
Mar-21	850	374.8	\$2,669.20	\$616.74	\$1,316.05

*Based on average agent handle time of 10 minutes for call, average cost per payment of 1.00, divided by 60 to get 1.00 per minute cost per hour.

Contacts: All rights reserved

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7

NON-STATEMENT WAYS TO DRIVE PATIENTS TO YOUR PORTAL

Links from your website

Add your online payment options to your after hours, or during your hold message

Include in your IVR messaging when transferring to billing department

Include a special insert touting your payment portal features with your billing statements

Add to your automated voice reminders

Add a link to your payment portal in your email signature

Send a payment link via text or email

FINAL THOUGHTS

QUESTIONS?



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Tom Simpson

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Elite Services, Inc.

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Eliteps.com

THANK YOU!



Michael Wise

Chief Marketing & Strategy Officer
Intelligent Contacts

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IntelligentContacts.Com

